

Exhibit A Amended Proof of Claim Page 1 of 4

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA		PROOF OF CLAIM
Name of Debtor: GERALD A. BENDER AKA GERALD A. BENDER, SR.		Case Number: 08-21193 REF
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): WACHOVIA BANK, N.A., AS TRUSTEE, POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2004, ASSET		<input checked="" type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: BANKRUPTCY DEPARTMENT AMERICA'S SERVICING COMPANY ONE HOME CAMPUS MAX x2302-04c DES MOINES, IA 50328 Telephone number:		Court Claim Number: _____ (If known) Filed on: 04/07/2009
Name and address where payment should be sent (if different from above): Telephone number:		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ 91,646.84 If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input checked="" type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim.
2. Basis for Claim: Money loaned (See instruction #2 on reverse side.)		<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
3. Last four digits of any number by which creditor identifies debtor: xxxxxx1485 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		<input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507 (a)(4).
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate _____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ 22,601.29 Basis for perfection: _____ Amount of Secured Claim: \$ 91,646.84 Amount Unsecured: \$ _____		<input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)().
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		Amount entitled to priority: \$ _____
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
Date: 07/30/2009	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any. /s/ ANDREW L. SPIVACK, ESQUIRE Phelan Hallinan & Schmieg, LLP, ANDREW L. SPIVACK, ESQUIRE 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814, 215-563-7000	
		FOR COURT USE ONLY

CREDITOR: WACHOVIA BANK, N.A., AS
TRUSTEE. POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER
1, 2004. ASSET

FILING DATE: 06/04/08

STATEMENT OF AMOUNT DUE

I. PREPETITION ARREARS

Monthly Payments	03/2007 - 04/2007, 2 months @ \$1,057.13	\$2,114.26
	05/2007 - 04/2008, 12 months @ \$1,083.63	\$13,003.56
	05/2008 - 06/2008, 2 months @ \$1,031.10	\$2,062.20
BPO FEES		\$210.00
PROPERTY PRESERVATION		\$240.00
DUE DILIGENT INQUIRY		\$110.00
FREEDOM OF INFORMATION ACT LETTERS		\$10.00
RECORD OWNER LIEN CERTIFICATE		\$325.00
PROPERTY SEARCH		\$75.00
SERVICE OF COMPLAINT		\$130.00
FILING OF COMPLAINT		\$127.95
SOLDIERS AND SAILORS CIVIL RELIEF ACT SEARCH		\$5.00
MANDATORY PLEADINGS FILING		\$180.00
JUDGMENT/WRIT OF EXECUTION		\$77.10
SERVICE		\$97.50
SHERIFF'S DEPOSIT		\$2,000.00
TITLE BRINGDOWN		\$125.00
REVISED WRIT SEARCH		\$35.00
FORECLOSURE FEES		\$1,125.00
AMENDED COMPLAINT		\$200.00
PREPARATION OF MOTION FOR SUMMARY JUDGMENT		\$575.00
PETITION TO AMEND JUDGMENT		\$425.00
SERVICE REFUND		\$-50.15
SHERRIF'S REFUND		\$-601.13
TOTAL PREPETITION ARREARS		\$22,601.29

II. TOTAL INDEBTEDNESS

Principal Balance	\$72,283.09
Interest	\$10,466.69
ESCROW DEFICIT	\$3,475.79
BPO FEES	\$210.00
PROPERTY PRESERVATION	\$240.00
DUE DILIGENT INQUIRY	\$110.00
FREEDOM OF INFORMATION ACT LETTERS	\$10.00
RECORD OWNER LIEN CERTIFICATE	\$325.00
PROPERTY SEARCH	\$75.00
SERVICE OF COMPLAINT	\$130.00
FILING OF COMPLAINT	\$127.95
SOLDIERS AND SAILORS CIVIL RELIEF ACT SEARCH	\$5.00

	Desc
	\$180.00
JUDGMENT/WRIT OF EXECUTION	\$77.10
SERVICE	\$97.50
SHERIFF'S DEPOSIT	\$2,000.00
TITLE BRINGDOWN	\$125.00
REVISED WRIT SEARCH	\$35.00
FORECLOSURE FEES	\$1,125.00
AMENDED COMPLAINT	\$200.00
PREPARATION OF MOTION FOR SUMMARY JUDGMENT	\$575.00
PETITION TO AMEND JUDGMENT	\$425.00
SERVICE REFUND	\$-50.15
SHERIFF'S REFUND	\$-601.13
TOTAL INDEBTEDNESS	\$91,646.84

A Security Interest is held for this claim.

Mortgage on Premises (see copy attached):

1022 LANCASTER AVENUE, READING, PA 19607

Per Diem Interest: \$21.53

****The debtors remain ultimately responsible for the payment of taxes and insurance. Nothing herein shall be construed as the creation or discontinuance of the account. The treatment of tax and insurance payment obligations will not change as a result of the bankruptcy filing****

****Effective July 2008, the post-petition monthly payment amount is \$891.61.****

UNITED STATES BANKRUPTCY COURT

IN RE

GERALD A. BENDER
Debtor(s)

CHAPTER 13

CASE NO. 08-21193 REF

ANDREW L. SPIVACK, Esquire certifies that a true and correct copy of the attached Proof of Claim was served upon the following person(s):

MICHAEL D. HESS, ESQUIRE
951 ROHRERSTOWN ROAD
SUITE 102
LANCASTER, PA 17601

FREDERICK L. REIGLE, ESQUIRE (TRUSTEE)
2901 ST. LAWRENCE AVE
P.O. BOX 4010
READING, PA 19606

UNITED STATES TRUSTEE
833 CHESTNUT STREET, SUITE 500
PHILADELPHIA, PA 19107

July 30, 2009


/s/ ANDREW L. SPIVACK, ESQUIRE